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IN THE UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF MISSISSIPPI SOUTHERN DIVISION

IN RE: KENNETH LEE ROBLES, JR. CHAPTER 13
CASE NO. 18-50197-KMS

NOTICE OF FINAL CURE MORTGAGE PAYMENT

COMES NOW the Chapter 13 Trustee and files this Notice of Final Cure Mortgage Payment pursuant to F.R.B.P. 3002.1 and would show unto the Court the following, to-wit:

- 1. On February 5, 2018 the Debtor(s) filed a petition for Chapter 13 relief.
- 2. Debtor(s) plan reflected a real estate mortgage on Debtor(s) principal residence. According to the plan, the mortgage claimholder is <u>GMFS, LLC.</u> 1
- 3. Debtor(s) plan proposed to cure any home mortgage default and proposed to maintain post-petition mortgage payments through the Chapter 13 plan as provided by §1322(b)(5).
- 4. On March 30, 2018, GMFS LLC filed a proof of claim reflecting a security interest in Debtor(s) principal residence, Claim No. 8-1.
- 5. The Claim reflected a pre-petition arrearage, or home mortgage default, and an amount for the monthly post-petition mortgage payment obligation.
- 6. The Claim __has __X has not been amended or supplemented. See Amended or Supplemental Claim No(s): ___ or <u>N/A</u>.
- 7. All post-petition monthly mortgage payments have been disbursed by the Trustee to the mortgage claimholder through the post-petition mortgage payment due for **FEBRUARY**, **2023** ², in accordance with the proof(s) of claim and notices provided by the mortgage claimholder or as established by Court Order.

¹ In this Notice the terms "You" and "Your" refer to the holder of debtor(s) home mortgage claim.

² This final post-petition payment has been scheduled for disbursement by the Trustee, however, the disbursement check may not have been generated nor mailed by the Trustee, nor received by the claimholder, at present.

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8. The Debtor(s) is responsible for making regular ongoing monthly mortgage payments **DIRECTLY** to

the mortgage company effective with Debtor(s) mortgage payment due MARCH, 2023, along with any

required escrows. NO FURTHER ONGOING MONTHLY MORTGAGE PAYMENTS WILL BE MADE

TO THE MORTGAGE CLAIMHOLDER BY THE TRUSTEE ABSENT A COURT ORDER.

9. YOU ARE HEREBY NOTIFIED that the Debtor(s) has completed all payments under the plan and

has paid in full the amount required to cure any default on the original mortgage claim, as well as the amount

required to cure any default on any amended or supplemental mortgage claim filed of record and specified

herein.

10. **YOU ARE FURTHER NOTIFIED** of your obligation to file a Response to this Notice as required by

F.R.B.P. 3002.1(g) within twenty-one (21) days and serve your Response on the Debtor(s), Debtor's counsel

and the Trustee. Your Response shall indicate (1) whether you agree that the Debtor(s) have paid in full the

amount required to cure the default on your claim(s), and (2) whether the Debtor(s) are otherwise current on all

payments consistent with §1322(b)(5) of the code. The statement you file shall itemize the required cure or

post-petition amounts, if any, that you contend remain unpaid as of the date of your Response/statement.

11. YOU ARE FURTHER NOTIFIED that should you fail to provide any information required by

F.R.B.P. 3002.1(g), the Court may, after notice and hearing, take either or both of the following actions: (1)

preclude you from presenting the omitted information, in any form, as evidence in any contested matter or

adversary proceeding in this case, unless the court determines that your failure was substantially justified or is

harmless; or (2) award other appropriate relief, including reasonable expenses and attorney's fees caused by

your failure.

DATED this the 27TH day of FEBRUARY, 2023.

/s/ Warren A Cuntz, Jr.

CHAPTER 13 TRUSTEE

2.

CERTIFICATE OF SERVICE

I, WARREN A. CUNTZ, JR., Chapter 13 Trustee, do hereby certify that I have served electronically, a true and correct copy of the above Notice of Final Cure Mortgage Payment to:

Thomas C. Rollins, Jr., Esq., Attorney for Debtor(s) <u>trollins@therollinsfirm.com</u>

Elizabeth C. Price, Esq., Attorney for Specialized Loan elizabeth.price@ms.creditorlawyers.com

and, I have mailed this day, via first class mail, postage prepaid, a true and correct copy of the above and foregoing Notice of Final Cure Mortgage Payment to the following:

The Mortgage Claimholder: RMTP Trust, Series 2021 BKM-TT-V GMFS LLC

Rushmore Loan Management Ser. c/o Specialized Loan Ser. PO Box 55004 8742 Lucent Blvd, Ste. 300

Irvine, CA 92619 Highlands Ranch, CO 80129

The Debtors: Kenneth Robles, Jr.

12225 E Pointe Dr. Picayune, MS 39466

DATED this the 27th day of FEBRUARY, 2023.

/s/ Warren A. Cuntz, Jr. CHAPTER 13 TRUSTEE P.O. Box 3749 Gulfport, MS 39505-3749

Tel: (228) 831-9531 Fax: (228) 831-9902